## Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 1 of 49

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is o your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee	First name  M.  Middle name  Hatfield	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you had used in the last 8 years Include your married or maiden names.			
3.	Only the last 4 digits o your Social Security number or federal Individual Taxpayer Identification number (ITIN)	f xxx-xx-1809		

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 2 of 49

Case number (if known)

Debtor 1 Danielle M. Hatfield

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs **EINs** If Debtor 2 lives at a different address: Where you live 240 Blazing Star Dr. Minooka, IL 60447 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Grundy County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40

Document Page 3 of 49 Desc Main

Case number (if known) Debtor 1 Danielle M. Hatfield

,	The chapter of the	Your Bankruptcy Case  Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy						
•	The chapter of the Bankruptcy Code you are				page 1 and check the appropriate			
	choosing to file under	■ Cha	pter 7					
		☐ Cha	pter 11					
		☐ Cha	pter 12					
		☐ Cha	pter 13					
3.	How you will pay the fee	a o	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local coabout how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashiel order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit a pre-printed address.					
						on, sign and attach the Application for Individuals to Pay		
			-		s (Official Form 103A).  ived (You may request this option	n only if you are filing for Chapter 7. By law, a judge may,		
		b a	ut is not req pplies to you	uired to, waive y ur family size an	our fee, and may do so only if you d you are unable to pay the fee in	ur income is less than 150% of the official poverty line that a installments). If you choose this option, you must fill out itself Form 103B) and file it with your petition.		
).	Have you filed for bankruptcy within the	■ No.						
	last 8 years?	☐ Yes.	District		MIL	Occasional de la constantina della constantina d		
			District		When When	Case number		
			District District		when When	Case number Case number		
			DISTRICT		when	Case number		
0.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor	-		Relationship to you		
			District	-	When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
1.	Do you rent your	■ No.	Go to I	ne 12.				
	residence?	☐ Yes.	Has yo	ur landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence?		
				No. Go to line	12.			
				Yes. Fill out Ini	tial Statement About an Eviction	Judgment Against You (Form 101A) and file it with this		

		Document	Page 4 01 49	
Debtor 1	Danielle M. Hatfield		Case number (if known)	

art	3: Report About Any Bu	sinesses `	You Own	as a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach			er, Street, City, State & ZIP Code				
	it to this petition.			k the appropriate box to describe your business:				
				Health Care Business (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as defined in 11 U.S.C. § 101(53A))				
				Commodity Broker (as defined in 11 U.S.C. § 101(6))				
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	f the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balar code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist.						
	For a definition of small	No.	I am n	not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am fi	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
arí	4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention				
4.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is t	the hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	S the property?  Number, Street, City, State & Zip Code				

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 5 of 49

Debtor 1 Danielle M. Hatfield

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 6 of 49 Case number (if known) Debtor 1 Danielle M. Hatfield Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **2**5,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,

and 3571.

/s/ Danielle M. Hatfield Danielle M. Hatfield Signature of Debtor 1	Signature of Debtor 2
Executed on September 27, 2016  MM / DD / YYYY	Executed on MM / DD / YYYY

Debtor 1 Danielle M. Hatfield Document Page 7 of 49 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Molly C.	Stojanov	Date	September 27, 2016
Signature of A	Attorney for Debtor		MM / DD / YYYY
Molly C. Sto	ojanov		
M.C. Law G	roup, P.C.		
	Jefferson Street		
Suite 201			
Joliet, IL 60			
Number, Street, C	ity, State & ZIP Code		
Contact phone	(815) 773-9222	Email address	support@mclawgroup.net
6283116			
Bar number & Sta	to.		

		1700.11111	-III Paue o UI 49		
Fill in this infor	mation to identify your	case:			
Debtor 1	Danielle M. Hatfie	eld			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number				Charle if this is	
(II KIIOWII)				Check if this is amended filing	an

#### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	36,445.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	36,445.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	15,379.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	36,473.99
	Your total liabilities	\$	51,852.99
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,048.74
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,024.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	iedules.
	■ Yes What kind of debt do you have?		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Case 16-30784 Doc 1 Document

Page 9 of 49
Case number (if known) Debtor 1 Danielle M. Hatfield

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,918.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Tota	al claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	17,620.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	17,620.00

		Document	Page 10 of 49		
Fill in this i	nformation to identify your	case and this filing:			
Debtor 1	Danielle M. Hatfi	old			
Debior	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing	j) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Office Otate	23 Bankruptcy Court for the.	NORTHER POTATION OF IEE			
Case number	er				☐ Check if this is an
					amended filing
Official	Corps 106 \/ \/ D				
_	Form 106A/B				
Sched	lule A/B: Prop	perty			12/15
think it fits be information. It Answer every	est. Be as complete and accur f more space is needed, attach question.	pe items. List an asset only once. It ate as possible. If two married peop n a separate sheet to this form. On t g, Land, or Other Real Estate You C	ole are filing together, both ar the top of any additional page	re equally responsible for s	supplying correct
1. Do you ow	n or have any legal or equitab	le interest in any residence, buildin	g, land, or similar property?		
<b>.</b>	_				
No. Go t					
☐ Yes. Wi	here is the property?				
Part 2: Desc	cribe Your Vehicles				
	•	cle, also report it on Schedule G:	Executory Contracts and Of	пехрией Leases.	
3.1 Make:	· KIA	Who has an interest in	the property? Check and	Do not deduct secured	claims or exemptions. Put
	Die		ine property: Check one		red claims on Schedule D: laims Secured by Property.
Model Year:	2015	Debtor 1 only			
		Debtor 2 only  J Debtor 1 and Debtor 2	2 only	Current value of the entire property?	Current value of the portion you own?
	information:	☐ At least one of the del	•	ontil o property .	portion you own.
		The least one of the def	nors and another		
		☐ Check if this is com	munity property	\$10,000.00	\$10,000.00
		(see instructions)  ATVs and other recreational veloconal watercraft, fishing vessels, s			
☐ Yes					
		you own for all of your entries . Write that number here			\$10,000.00
	cribe Your Personal and Hous				
Do you own	n or have any legal or equi	table interest in any of the follo	wing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Househo	ld goods and furnishings				

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Danielle M. Ha	Document Page 11 of 49 Case number (if known)	
■ Yes.	Describe		
	Ī	Miscellaneous household items	\$100.00
Electron Examp	les: Televisions and	radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music conones, cameras, media players, games	ellections; electronic devices
■ No □ Yes.	Describe		
Examp		purines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, s, memorabilia, collectibles	or baseball card collections;
■ No □ Yes.	Describe		
Examp.	nent for sports and les: Sports, photogra musical instrum	aphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes a	nd kayaks; carpentry tools;
■ No □ Yes.	Describe		
■ No	<i>ples:</i> Pistols, rifles, s	shotguns, ammunition, and related equipment	
ப Yes. 1. Clothe	Describe		
Exam <sub>i</sub> □ No	<i>ples:</i> Everyday cloth	es, furs, leather coats, designer wear, shoes, accessories	
■ Yes.	Describe		
	F	Personal used clothing.	\$300.00
2. <b>Jewel</b> ı <i>Exam</i>		Iry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, go	old, silver
■ No □ Yes.	Describe		
	arm animals ples: Dogs, cats, bire	ds, horses	
■ No □ Yes.	Describe		
4. Any of	ther personal and h	nousehold items you did not already list, including any health aids you did not list	
	Give specific inform	nation	
		all of your entries from Part 3, including any entries for pages you have attached mber here	\$400.00
Part 4: De	escribe Your Financia	I Assets	
o you o	wn or have any leg	al or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No		ve in your wallet, in your home, in a safe deposit box, and on hand when you file your petitio	n
	m 106A/B	Schedule A/B: Property	page

Page 12 of 49
Case number (if known) Document Debtor 1 Danielle M. Hatfield 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Checking account with First Merchants Bank** \$1.045.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: \$25,000.00 401k 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Official Form 106A/B Schedule A/B: Property page 3

Case 16-30784

Doc 1

Filed 09/27/16

Entered 09/27/16 18:46:40

Desc Main

	Case 16-30784		d 09/27/16 ocument	Entered 09/27/16 18:46:40 Page 13 of 49	Desc Main
Debto	Danielle M. Hatfield		Carrierit	Case number (if known)	
	Yes. Give specific information a	about them			
Mone	ey or property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
_	ax refunds owed to you  No  Yes. Give specific information a	about them, including v	whether you alrea	ady filed the returns and the tax years	
<i>E</i>	amily support Examples: Past due or lump sum No Yes. Give specific information		pport, child suppo	ort, maintenance, divorce settlement, property	settlement
<b>.</b>	ther amounts someone owes Examples: Unpaid wages, disabil benefits; unpaid loans No Yes. Give specific information	lity insurance paymen s you made to someor		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
E	No Yes. Name the insurance comp			HSA); credit, homeowner's, or renter's insurar Beneficiary:	Surrender or refund value:
lf s ■	ny interest in property that is a you are the beneficiary of a living omeone has died.  No Yes. Give specific information.	ng trust, expect proced		d surance policy, or are currently entitled to rece	eive property because
E	laims against third parties, when the complex amples: Accidents, employmen No  Yes. Describe each claim	nt disputes, insurance		t or made a demand for payment to sue	
	ther contingent and unliquida No Yes. Describe each claim	•	nature, includinç	g counterclaims of the debtor and rights to	set off claims
35. <b>A</b>	ny financial assets you did no	t already list			
	No Yes. Give specific information				
	Add the dollar value of all of y for Part 4. Write that number h			ny entries for pages you have attached	\$26,045.00
Part 5	Describe Any Business-Related	d Property You Own or	Have an Interest I	n. List any real estate in Part 1.	
_	you own or have any legal or equ	uitable interest in any b	usiness-related pr	operty?	

Official Form 106A/B Schedule A/B: Property page 4

 $\square$  Yes. Go to line 38.

		Case 16-30784	Doc 1	Filed 09/27/16		9/27/16 18:46:40	Desc Main
Debt	or 1	Danielle M. Hatfield		Document	Page 14 of	Case number (if known)	
Part (		scribe Any Farm- and Commou own or have an interest in fa			n or Have an Interes	st In.	
46. <b>D</b>	o you	ı own or have any legal o	r equitable in	iterest in any farm- or o	commercial fishir	g-related property?	
ı	No.	Go to Part 7.					
I	□ Yes	. Go to line 47.					
Part 7	7:	Describe All Property You	Own or Have a	ın Interest in That You Dic	l Not List Above		
		I have other property of a oles: Season tickets, countr					
	No						
	Yes.	Give specific information					
54.	Add t	the dollar value of all of yo	our entries fr	om Part 7. Write that n	umber here		\$0.00
Part 8	B:	List the Totals of Each Part	of this Form				
55.	Part 1	1: Total real estate, line 2					\$0.00
56.	Part 2	2: Total vehicles, line 5			\$10,000.00		
57.	Part 3	3: Total personal and hou	sehold items	s, line 15	\$400.00		
58.	Part 4	4: Total financial assets, I	ine 36		\$26,045.00		
59.	Part 5	5: Total business-related	property, line	<u> </u>	\$0.00		
60.	Part 6	6: Total farm- and fishing-	related prop	erty, line 52	\$0.00		
61.	Part 7	7: Total other property no	t listed, line (	54 +	\$0.00		
62.	Total	personal property. Add lin	nes 56 throug	h 61	\$36,445.00	Copy personal property to	otal <b>\$36,445.0</b> 0

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$36,445.00

	Case 10-30	704 DUC.	Document		Page 15 of 49	5.40 Desc Main
Fil	I in this information to ide	ntify your case:	120000000000000000000000000000000000000		MM. 1.) (II 4.)	
De	ebtor 1 Danielle	M. Hatfield				
_	First Name		Middle Name	L	ast Name	
1 -	ebtor 2 ouse if, filing) First Name		Middle Name	L	ast Name	
Un	ited States Bankruptcy Coul	t for the: NOF	RTHERN DISTRICT OF	ILLIN	OIS	
					_	
	nown)					☐ Check if this is an amended filing
O <sup>1</sup>	fficial Form 1060	2				
S	chedule C: Th	e Prope	rty You Cla	ıim	as Exempt	4/16
the nee cas	property you listed on Scheded, fill out and attach to this e number (if known).	dule A/B: Propert s page as many d	y (Official Form 106A/B) copies of <i>Part 2: Addition</i>	as yo nal Pa	our source, list the property that you age as necessary. On the top of any	additional pages, write your name and
spe any fun exe	ecific dollar amount as exe applicable statutory limit. ds—may be unlimited in d	mpt. Alternative Some exemptic ollar amount. Ho ar amount and t	ly, you may claim the tons—such as those for owever, if you claim an	iull fai heal exen	ir market value of the property be th aids, rights to receive certain b nption of 100% of fair market valu	One way of doing so is to state a sing exempted up to the amount of penefits, and tax-exempt retirement se under a law that limits the t, your exemption would be limited
Pa	rt 1: Identify the Proper	y You Claim as	Exempt			
1.	Which set of exemptions		-	n if vo	our spouse is filing with you.	
	You are claiming state a		·	•	, ,	
	☐ You are claiming federa	exemptions. 11	U.S.C. § 522(b)(2)			
2.	For any property you list	on Schedule A/I	B that you claim as exe	empt,	fill in the information below.	
	Brief description of the prop Schedule A/B that lists this p		Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Miscellaneous househ		\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Ellio Holli Gonedalo 702. Gl	•			100% of fair market value, up to any applicable statutory limit	
	Personal used clothing Line from Schedule A/B: 1	-	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
	Line from Schedule AVB. 1				100% of fair market value, up to any applicable statutory limit	
	Checking account with	First	\$1,045.00		\$1,045.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 1	7.1			100% of fair market value, up to any applicable statutory limit	
	401k Line from Schedule A/B: 2	1.1	\$25,000.00		\$25,000.00	735 ILCS 5/12-1006
	Line nom <i>Schedule AVB</i> : <b>Z</b>	1.1			100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Official Form 106C

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No 

Yes

Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Case 16-30784 Page 16 of 49 Case number (if known) Document

Debtor 1 Danielle M. Hatfield

		Document Pa	<u>ae 17 c</u>	or 49		
Fill in this information	n to identify you	ur case:				
Debtor 1 Da	anielle M. Hat	field				
Fir	st Name	Middle Name Last	Name		-	
Debtor 2	st Name	Middle Nesse	Nama			
(Spouse if, filing) Fire	st Name	Middle Name Last	Name			
United States Bankrup	otcy Court for the	: NORTHERN DISTRICT OF ILLINOIS	3		-	
Case number						
(if known)					☐ Checl	k if this is an
					amen	ded filing
Official Form 10	neD					
		. \A/Is =         O  =     O =		h D		
Schedule D:	Creditors	Who Have Claims Sec	curea	by Propert	<u>у</u>	12/15
		If two married people are filing together, both				
s needed, copy the Addi number (if known).	itional Page, fill it	out, number the entries, and attach it to this	form. On th	ne top of any additio	nal pages, write your na	ame and case
. Do any creditors have	claims secured b	y your property?				
☐ No. Check this	box and submit t	his form to the court with your other scheo	dules. You	have nothing else t	to report on this form.	
Yes. Fill in all of		•		, and the second	•	
	cured Claims	bolow.				
Part 1: List All Sec	ureu Ciaiiiis					
0.12-4-11	. 16 10 1			Column A	Column B	Column C
		more than one secured claim, list the creditor so s a particular claim, list the other creditors in Pa		Column A  Amount of claim	Column B  Value of collateral	Column C Unsecured
for each claim. If more the	an one creditor has			Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
for each claim. If more the much as possible, list the	an one creditor has claims in alphabeti	s a particular claim, list the other creditors in Pa	rt 2. As	Amount of claim	Value of collateral	Unsecured
for each claim. If more the much as possible, list the	an one creditor has claims in alphabeti	s a particular claim, list the other creditors in Pa ical order according to the creditor's name.	rt 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name	an one creditor has claims in alphabeti nance	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the cla	rt 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fir Creditor's Name  4000 Macarthu	an one creditor has claims in alphabetinance	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the cla  2015 KIA Rio 21,000 miles  As of the date you file, the claim is: Check a	ri 2. As in:	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name	an one creditor has claims in alphabetinance	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the cla  2015 KIA Rio 21,000 miles  As of the date you file, the claim is: Check a apply.	ri 2. As in:	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name  4000 Macarthu Newport Beact 92660	an one creditor has claims in alphabetinance ur Blvd Steeh, CA	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the claiman s	ri 2. As in:	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fir Creditor's Name  4000 Macarthu Newport Beac	an one creditor has claims in alphabetinance ur Blvd Steeh, CA	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the claim 2015 KIA Rio 21,000 miles  As of the date you file, the claim is: Check a apply.  Contingent Unliquidated	ri 2. As in:	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name  4000 Macarthu Newport Beact 92660	an one creditor has claims in alphabetinance  ur Blvd Steeh, CA	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the claiman s	ri 2. As in:	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fir Creditor's Name  4000 Macarthu Newport Beac 92660  Number, Street, City, S	an one creditor has claims in alphabetinance  ur Blvd Steeh, CA	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the claiman in the claim is: Check a sapply.  Contingent Unliquidated Disputed	im:	Amount of claim Do not deduct the value of collateral. \$15,379.00	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name  4000 Macarthu Newport Beac 92660  Number, Street, City, S  Who owes the debt? Company of the mace of the more street of the more	an one creditor has claims in alphabetinance  ur Blvd Steeh, CA	as a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the claiman in the cla	im:	Amount of claim Do not deduct the value of collateral. \$15,379.00	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fir Creditor's Name  4000 Macarthu Newport Beac 92660  Number, Street, City, S	an one creditor has claims in alphabetinance  ur Blvd Stech, CA  State & Zip Code  Check one.	as a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the claim 2015 KIA Rio 21,000 miles  As of the date you file, the claim is: Check apply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortga)	im:  all that	Amount of claim Do not deduct the value of collateral. \$15,379.00	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name  4000 Macarthu Newport Beac 92660  Number, Street, City, S  Who owes the debt? Company Debtor 1 only  Debtor 2 only	an one creditor has claims in alphabetinance  ur Blvd Stech, CA  State & Zip Code  Check one.	s a particular claim, list the other creditors in Paical order according to the creditor's name.  Describe the property that secures the claiman in the claim is: Check a sply.  As of the date you file, the claiman is: Check a sply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgater loan)	im:  all that	Amount of claim Do not deduct the value of collateral. \$15,379.00	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name  4000 Macarthu Newport Beac 92660  Number, Street, City, S  Who owes the debt? Output Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2	an one creditor has claims in alphabetinance  ur Blvd Stech, CA  State & Zip Code  Check one.	as a particular claim, list the other creditors in Palical order according to the creditor's name.  Describe the property that secures the claiman in the claim is: Check a sply.  As of the date you file, the claiman is: Check a sply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgate car loan)  Statutory lien (such as tax lien, mechanic)	im:  all that	Amount of claim Do not deduct the value of collateral. \$15,379.00	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name  4000 Macarthu Newport Beac 92660  Number, Street, City, S  Who owes the debt? Output Debtor 1 only  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2  At least one of the debt Check if this claim re	an one creditor has claims in alphabetinance  ur Blvd Stech, CA  State & Zip Code  Check one.	as a particular claim, list the other creditors in Palical order according to the creditor's name.  Describe the property that secures the claiman in the claim is: Check a sply.  As of the date you file, the claiman is: Check a sply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgate car loan)  Statutory lien (such as tax lien, mechanic) Judgment lien from a lawsuit	im:  all that	Amount of claim Do not deduct the value of collateral. \$15,379.00	Value of collateral that supports this claim	Unsecured portion If any
for each claim. If more the much as possible, list the  2.1 Kia Motors Fire Creditor's Name  4000 Macarthu Newport Beac 92660  Number, Street, City, S  Who owes the debt? Output Debtor 1 only  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2  At least one of the debt Check if this claim re	an one creditor has claims in alphabetinance  ur Blvd Stech, CA  State & Zip Code  Check one.	as a particular claim, list the other creditors in Palical order according to the creditor's name.  Describe the property that secures the claiman in the claim is: Check a sply.  As of the date you file, the claiman is: Check a sply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgate car loan)  Statutory lien (such as tax lien, mechanic) Judgment lien from a lawsuit	im:  all that	Amount of claim Do not deduct the value of collateral. \$15,379.00	Value of collateral that supports this claim	Unsecured portion If any

Add the dollar value of your entries in Column A on this page. Write that number here: \$15,379.00 If this is the last page of your form, add the dollar value totals from all pages. \$15,379.00 Write that number here:

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Document	Page 1	8 of 49	
Fill in t	his informa	tion to identify your o	case:			
Debtor	1	Danielle M. Hatfiel	ld			
		First Name	Middle Name	Last Name		
Debtor (Spouse it		First Name	Middle Name	Last Name		
United	States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF	F ILLINOIS		
Case n						
(if known)	)				[	☐ Check if this is an
						amended filing
Officia	al Form	106E/F				
Sche	dule E/F	: Creditors W	ho Have Unsecure	ed Claims		12/15
schedule schedule eft. Atta	e G: Executor e D: Creditors ch the Contin d case numb	ry Contracts and Unexpi s Who Have Claims Secu luation Page to this page	red Leases (Official Form 1060 ured by Property. If more space e. If you have no information to	G). Do not include e is needed, copy	contracts on Schedule A/B: Property (C any creditors with partially secured cl the Part you need, fill it out, number th do not file that Part. On the top of any	aims that are listed in ne entries in the boxes on the
		have priority unsecured				
_	No. Go to Part		a ciamis agamst you.			
	Yes.	. 2.				
Part 2:		of Your NONPRIORIT	Y Unsecured Claims			
			ured claims against you?			
	•		art. Submit this form to the court	with your other sche	edules	
		nouning to roport in the pe	are outside the fourt	will your outer cone	radioo.	
•	Yes.					
unse	ecured claim, lone creditor l	list the creditor separately	for each claim. For each claim li	isted, identify what t	b holds each claim. If a creditor has mor type of claim it is. Do not list claims alread three nonpriority unsecured claims fill out.	dy included in Part 1. If more
						Total claim
4.1	Aes/natio	nal Collegiat	Last 4 digits of	account number	0001	\$3,165.00
		reditor's Name			0	
	Po Box 6	1047	When was the	debt incurred?	Opened 08/01 Last Active 8/22/16	
:		g, PA 17106				
		et City State Zlp Code ed the debt? Check one.	As of the date y	you file, the claim i	is: Check all that apply	
	Debtor 1		☐ Contingent			
	Debtor 2	•	☐ Unliquidated			
	_	and Debtor 2 only	☐ Disputed			
		ne of the debtors and ano	Turns of NONDE	RIORITY unsecured	d claim:	
		this claim is for a comn	■ <u>-</u>	ns		
	debt			arising out of a sepa	aration agreement or divorce that you did	not
		subject to offset?	report as priority	/ claims		
	■ No		_	•	g plans, and other similar debts	
	☐ Yes		Other. Speci	ify		
				Educationa	ıl	

Document Page 19 of 49 Debtor 1 Danielle M. Hatfield Case number (if know) 4.2 \$2,294.00 Aes/nct Last 4 digits of account number 0002 Nonpriority Creditor's Name Opened 09/02 Last Active Po Box 61047 When was the debt incurred? 8/22/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.3 Last 4 digits of account number Athletic and Theraputic Institute \$565.63 Nonpriority Creditor's Name When was the debt incurred? 4947 Payshpere Circle Chicago, IL 60674 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical ☐ Yes 4.4 **BMI Surgery** Last 4 digits of account number \$159.00 Nonpriority Creditor's Name When was the debt incurred? 1890 Silver Cross Suite 260 New Lenox, IL 60451 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify medical

Debts to pension or profit-sharing plans, and other similar debts

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40

Desc Main Page 20 of 49 Document Debtor 1 Danielle M. Hatfield Case number (if know) 4.5 \$2,193.00 Cap1/bstby Last 4 digits of account number 3963 Nonpriority Creditor's Name Opened 08/11 Last Active When was the debt incurred? 8/23/16 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.6 **Capital One** Last 4 digits of account number 1810 \$5,427.00 Nonpriority Creditor's Name Opened 08/04 Last Active 26525 N Riverwoods Blvd When was the debt incurred? 9/02/16 Mettawa, IL 60045 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.7 **Chase Card** Last 4 digits of account number 0015 \$2.833.00 Nonpriority Creditor's Name Opened 07/06 Last Active Po Box 15298 When was the debt incurred? 8/21/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent

Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

Document Page 21 of 49 Debtor 1 Danielle M. Hatfield Case number (if know) 4.8 \$593.00 **Chase Card** Last 4 digits of account number 5562 Nonpriority Creditor's Name Opened 03/08 Last Active Po Box 15298 When was the debt incurred? 9/02/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.9 Comenity Bank/Inbryant 1034 Last 4 digits of account number \$1,400.00 Nonpriority Creditor's Name Opened 03/06 Last Active 4590 E Broad St When was the debt incurred? 9/03/16 Columbus, OH 43213 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Credit One Bank Na 6715 \$499.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 01/16 Last Active Po Box 98875 When was the debt incurred? 9/04/16 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Entered 09/27/16 18:46:40 Case 16-30784 Doc 1 Filed 09/27/16 Desc Main

Document Page 22 of 49 Debtor 1 Danielle M. Hatfield Case number (if know) 4.1 **Midwest Respiratory** \$68.36 Last 4 digits of account number Nonpriority Creditor's Name 10660 West 143rd, Suite B When was the debt incurred? Orland Park, IL 60462 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify medical ☐ Yes 4.1 **Morris Hospital** \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 150 West High Street When was the debt incurred? Morris, IL 60450 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical ☐ Yes 4.1 Navient 0405 \$9.737.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 04/05 Last Active Po Box 9500 When was the debt incurred? 8/22/16 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

debt

■ No ☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Educational

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main

Document Page 23 of 49

Debtor 1 Danielle M. Hatfield Case number (if know) 4.1 Navient 4803 \$1,443.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 01/04 Last Active 123 S Justison St Ste 30 When was the debt incurred? 9/02/16 Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Navient 4795 \$981.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 06/03 Last Active 123 S Justison St Ste 30 When was the debt incurred? 9/02/16 Wilmington, DE 19801 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 Syncb/amazon 0270 \$2,238.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 12/14 Last Active Po Box 965015 When was the debt incurred? 8/23/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

Official Form 106 E/F

-	cb/oldna	•	Last 4 digits of account number	4825	;		\$1,799.0
Nonpr	iority Cred	itor's Name		Oner	ned 04/	10 Last Active	
	ox 9650 ndo, FL		When was the debt incurred?	8/23/		TO East Active	_
		City State ZIp Code he debt? Check one.	As of the date you file, the claim	is: Check	k all that a	apply	
De	ebtor 1 only	/	☐ Contingent				
	ebtor 2 only		☐ Unliquidated				
	-	l Debtor 2 only	☐ Disputed				
_		of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
_		s claim is for a community	☐ Student loans				
debt		pject to offset?	☐ Obligations arising out of a separeport as priority claims	aration ag	greement	or divorce that you did not	
■ No		.,	Debts to pension or profit-sharir	ng plans	and other	similar debts	
☐ Ye			Other. Specify Credit Card				_
Td B	lank I le	a/targetcred	Look 4 digite of cooperat symples	8341			\$979.0
		itor's Name	Last 4 digits of account number			_	φ31 3.0
-	3ox 673					14 Last Active	
		s, MN 55440	When was the debt incurred?	9/20/	16		_
	-	City State Zlp Code	As of the date you file, the claim	is: Check	k all that a	apply	
Who i	incurred t	he debt? Check one.					
■ De	ebtor 1 only	/	☐ Contingent				
☐ De	ebtor 2 only	/	☐ Unliquidated				
□ De	ebtor 1 and	Debtor 2 only	☐ Disputed				
☐ At	least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
□сн	neck if this	s claim is for a community	☐ Student loans				
debt Is the	claim sul	eject to offset?	Obligations arising out of a separeport as priority claims	aration ag	greement	or divorce that you did not	
■ No	)	•	Debts to pension or profit-sharir	ng plans,	and other	similar debts	
— Ne □ Ye			Other Specify Credit Card				
<u> </u>			Other. Specify Orealt Care	<i>A</i>			_
		to Be Notified About a Deb	t That You Already Listed out your bankruptcy, for a debt that y	ou alrea	adv listed	in Parts 1 or 2. For exam	uple, if a collection agen
g to c	ollect from	n you for a debt you owe to son	neone else, list the original creditor ir you listed in Parts 1 or 2, list the add	Parts 1	or 2, the	n list the collection agen	cy here. Similarly, if you
_	•	nounts for Each Type of Uns					
	ounts of cured cla		ns. This information is for statistical r	eporting	purpose	es only. 28 U.S.C. §159. A	dd the amounts for each
						Total Claim	
	6a.	Domestic support obligations		6a.	\$	0.0	<u>0</u>
otal ims							
rt 1	6b.	Taxes and certain other debts	<u> </u>	6b.	\$	0.0	
	6c.		ijury while you were intoxicated	6c.	\$	0.0	
	6d.	onler. Add all other priority unse	cured claims. Write that amount here.	6d.	\$	0.0	<u>v</u>
						-	_
	6e.	Total Priority. Add lines 6a throu	ıgh 6d.	6e.	\$	0.0	<u>D</u>
	6e.	Total Priority. Add lines 6a throu	ıgh 6d.	6e.	\$		0
	6e. 6f.	Total Priority. Add lines 6a through	ıgh 6d.	6e. 6f.	\$	Total Claim 17,620.0	

Official Form 106 E/F

from Part 2

6g.

\$

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

0.00

Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Case 16-30784 Document

Page 25 of 49 Case number (if know) Debtor 1 Danielle M. Hatfield

6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 18,853.99
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 36.473.99

Official Form 106 E/F

		17(7(3)))))	.111 1 71(11. 7 (7 (7) <del>4.</del> 3	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Danielle M. Hatfie	eld		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	=
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_

		Docume	ent Page 27 d	)T 49	
Fill in this info	rmation to identify your				
Debtor 1	Danielle M. Hatfie	ld			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
-					
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an
Official F	orm 106H				amended filing
Schedul	e H: Your Cod	ebtors			12/15
ill it out, and n our name and		boxes on the left. Attach . Answer every question	n the Additional Page t	o this page. On the to	needed, copy the Additional Page, p of any Additional Pages, write
☐ Yes					
Arizona, C	alifornia, Idaho, Louisiana, to line 3.	Nevada, New Mexico, Pu	erto Rico, Texas, Washi		ty states and territories include
3. In Column in line 2 a Form 106I	gain as a codebtor only i O), Schedule E/F (Official	ors. Do not include your f that person is a guaran	spouse as a codebtor tor or cosigner. Make	sure you have listed t	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	nn 2.  mn 1: Your codebtor  , Number, Street, City, State and ZI	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
Numb				☐ Schedule D, lin☐ Schedule E/F,☐ Schedule G, lin☐	ne
City	o. Guosi	State	ZIP Code		
3.2 Name				☐ Schedule D, lin☐ Schedule E/F,☐ Schedule G, lin☐	line
Numb City	er Street	State	ZIP Code	_	

Schedule H: Your Codebtors

# Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 28 of 49

							_				
	in this information to identify y										
Dei	otor 1 Danielle	M. Hatfield				_					
	otor 2  buse, if filing)					_					
Uni	ted States Bankruptcy Court fo	or the: NORTHERN DISTRIC	CT OF ILLI	NOIS		_					
(If kr	se number nown)		-					amende uppleme	d filing ent showing as of the fol		
0	fficial Form 106l						$\overline{MM}$	/ DD/ Y	YYY		
S	chedule I: Your I	ncome									12/15
spo atta	plying correct information. If use. If you are separated and the character is separated and the character is separated because the character is the character is separated by the characte	d your spouse is not filing w orm. On the top of any additi	ith you, do	not includ	le infori	nati	on about y	our spo	use. If mo	re space i	s needed,
1.	Fill in your employment information.		Debtor	1			D	ebtor 2	or non-fili	ing spous	е
	If you have more than one jo	b, Employment status	■ Employed					☐ Emplo	yed		
	attach a separate page with information about additional	Employment status	☐ Not employed					☐ Not er	nployed		
	employers.	Occupation	Cash posting								
	Include part-time, seasonal, self-employed work.	or <b>Employer's name</b>	The Ur	niversity o	f Chica	go					
	Occupation may include stude or homemaker, if it applies.	dent Employer's address	5801 S Chicag	Ellis jo, IL 6063	37						
		How long employed t	here?	10 years	3			_			
Par	t 2: Give Details Abou	t Monthly Income									
spou	mate monthly income as of t use unless you are separated.	·	•	ŭ	•	Í			'	,	J
	u or your non-filing spouse ha e space, attach a separate she		ombine the	information	for all e	mple	oyers for the	at perso	n on the lin	es below.	If you need
							For Debto	or 1	For Deb	tor 2 or ng spouse	
2.		salary, and commissions (b thly, calculate what the month			2.	\$	2,9	15.47	\$	N/A	<u> </u>
3.	Estimate and list monthly of	overtime pay.			3.	+\$		0.00	+\$	N/A	<u>\</u>

2,915.47

N/A

Calculate gross Income. Add line 2 + line 3.

# Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 29 of 49

Deb	tor 1	Danielle M. Hatfield	-	(	Case	number (if ki	nown)					_
						Debtor 1			Debtor filing s	2 or spouse		
	Cop	by line 4 here	4.		\$_	2,91	5.47	\$		N/A	<u>\</u>	
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	58	a.	\$	607	7.88	\$		N/A	\	
	5b.	Mandatory contributions for retirement plans	5b	Э.	\$	(	0.00	\$		N/A	\ \	
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	(	0.00	\$		N/A	<u> </u>	
	5d.	Required repayments of retirement fund loans	50	d.	\$_		0.00	\$		N/A	_	
	5e.	Insurance	56		\$_		7.85	\$		N/A	_	
	5f.	Domestic support obligations	5f		\$_		0.00	\$		N/A	_	
	5g. 5h.	Union dues Other deductions. Specify:	5g	უ. 1.+	\$ \$		0.00	+ \$		N/A N/A	_	
•			_		-			· . —			_	
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _		5.73	\$		N/A	_	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ _	2,048	3.74	\$		N/A	<u>\</u>	
8.	List 8a.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.	•	\$	,		Ф		<b>N</b> 1/A		
	8b.	monthly net income.  Interest and dividends	8a 8b		\$ _		0.00	\$		N/A N/A	_	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		J.	Ψ_	,	<i>.</i>	Ψ		IN/A	<u> </u>	
		settlement, and property settlement.	80		\$_	(	0.00	\$		N/A	_	
	8d.	Unemployment compensation	80		\$_		0.00	\$		N/A	_	
	8e.	Social Security	86	Э.	\$_	(	0.00	\$		N/A	<u>\</u>	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f	i.	\$	(	0.00	\$		N/A	<b>.</b>	
	8g.	Pension or retirement income	80	_	\$_		0.00	\$		N/A	<u> </u>	
	8h.	Other monthly income. Specify:	_ 8h	า.+	\$_	(	0.00	+ \$		N/A	<u>\</u>	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	(	0.00	\$		N/	Α	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,048.74	+ \$		N/A	= \$	2,048.74	1
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		2,040.74	Τ Ψ		IN/A		2,040.7	•
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	dep			•		•		∍ <i>J</i> . +\$	0.00	0
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certainlies							12.	\$	2,048.74	4
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?						·	Combi month	ined Ily income	
	_	Voc Evolain:										_

Official Form 106I Schedule I: Your Income page 2

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 30 of 49

Fill i	in this information to identify your case:				
Debt	tor 1 Danielle M. Hatfield		Check	if this is:	
Debt	tor 2		_	an amended filing	
	ouse, if filing)				ving postpetition chapter the following date:
Unite	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	INOIS	N	MM / DD / YYYY	
Case	e number				
(If kr	nown)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/1
Be a	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to th nber (if known). Answer every question.				
Part	Describe Your Household Is this a joint case?				
١.	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expens</i>	ses for Separate House	ehold of Debto	or 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes ☐ No
					☐ Yes
					□ No
					Yes
					□ No
3.	Do your expenses include ■ No				☐ Yes
	expenses of people other than yourself and your dependents?				
	<u> </u>				
Esti exp	t2: Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless tenses as of a date after the bankruptcy is filed. If this is a sublicable date.				
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I</i> ficial Form 106I.)			Your expe	enses
4.	The rental or home ownership expenses for your residence	. Include first mortgage	e		
	payments and any rent for the ground or lot.	3.3	4. \$		0.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	<ul><li>4c. Home maintenance, repair, and upkeep expenses</li><li>4d. Homeowner's association or condominium dues</li></ul>		4c. \$ 4d. \$		75.00 0.00
5.	Additional mortgage payments for your residence, such as	home equity loans	5. \$		0.00

# Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 31 of 49

	Danielle M. Hatfield	Case num	per (if known)	
S. Utilit	iec.			
6a.	Electricity, heat, natural gas	6a.	\$	0.00
6b.	Water, sewer, garbage collection	6b.	·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	175.00
6d.	Other. Specify:	6d.	·	0.00
	d and housekeeping supplies	ou.	·	
			·	500.00
	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	75.00
	onal care products and services	10.	·	120.00
	ical and dental expenses	11.	\$	50.00
	sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	\$	250.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13.	·	50.00
	ritable contributions and religious donations	14.	·	
	_	14.	Φ	0.00
5. <b>Insu</b> i	ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.		0.00
	Vehicle insurance	15c.	·	163.00
	Other insurance. Specify:	15d.		0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Spec	· · · · ·	16.	\$	0.00
	allment or lease payments:			0.00
	Car payments for Vehicle 1	17a.	\$	306.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify: student loan	17c.	·	260.00
	Other. Specify:	17d.	·	0.00
	r payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	er payments you make to support others who do not live with you.	-	\$	0.00
Spec		19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sch	nedule I: Yo	ur Income.	
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.		0.00
	er: Specify:	21.	*	0.00
. Othe	a. Specify.		тψ	0.00
2. Calc	ulate your monthly expenses			
22a.	Add lines 4 through 21.		\$	2,024.00
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	Add line 22a and 22b. The result is your monthly expenses.		\$	2,024.00
			Ť	2,027.00
	ulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,048.74
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,024.00
23c.	Subtract your monthly expenses from your monthly income.	00	<b>c</b>	24.74
	The result is your monthly net income.	23c.	\$	24.74
4 B	ou aveat as is as a decrease is seen as a second in the se	andia 45'-	farm?	
	ou expect an increase or decrease in your expenses within the year after y xample, do you expect to finish paying for your car loan within the year or do you expect you			or decrease because of
		a. mortgage p	aymont to increase	or accrease because of
	ication to the terms of your mortgage?			
	rication to the terms of your mortgage?			

## Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 32 of 49

Fill in this infor	rmation to identify your	case:			
Debtor 1	Danielle M. Hatfie				
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	<u>m 106Dec</u> tion About a	n Individual	Debtor's So	chedules	12/1 <b>5</b>
obtaining mone years, or both. 1		connection with a bank			ment, concealing property, or ), or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare retrue and correct.	that I have read the sum	mary and schedules file	ed with this declaration	n and
X /s/ Dai	nielle M. Hatfield		x		
	lle M. Hatfield		Signature o	f Debtor 2	

Date \_\_\_\_\_

Date September 27, 2016

Filli	n this inform	nation to identify you	r casa:						
Debt	101 1	Danielle M. Hatfi First Name	Middle Name	Last Name					
Debt (Spou	tor 2 se if, filing)	First Name	Middle Name	Last Name					
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS					
Case (if kno	e number					Check if this is an mended filing			
Sta Be as	s complete a mation. If m	of Financial	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup y additional pages, write you				
Part	<u> </u>	,	nrital Status and Where You	Lived Before					
1. \	What is your	current marital statu	ıs?						
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried							
<b>2.</b>	During the last 3 years, have you lived anywhere other than where you live now?								
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .				
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
					ity property state or territory co, Texas, Washington and W				
1	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Of	fficial Form 106H).					
Part	2 Explai	n the Sources of You	r Income						
	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?			
	□ No ■ Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$27,383.12	☐ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Case 16-30784

Page 34 of 49
Case number (if known) Document Debtor 1 Danielle M. Hatfield

			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
For last caler (January 1 to		31, 2015 )	■ Wages, commissions, bonuses, tips	\$33,132.00	☐ Wages, combonuses, tips	missions,	
			☐ Operating a business		☐ Operating a b	ousiness	
For the calen (January 1 to			■ Wages, commissions, bonuses, tips	\$32,224.00	☐ Wages, comi	missions,	
			☐ Operating a business		☐ Operating a b	ousiness	
and other winnings.  List each	public benef If you are fili	it payments; ng a joint cas he gross inco	er that income is taxable. Expensions; rental income; intere and you have income that you from each source separate.	est; dividends; money collector received together, list it o	ted from lawsuits; inly once under De	oyalties; and btor 1.	
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.		Gross income (before deductions and exclusions)
Part 3: List	Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
<b>6. Are eithe</b> ☐ No.	Neither Deindividual p	ebtor 1 nor Dorimarily for a	s debts primarily consumer ebtor 2 has primarily consu- personal, family, or househouse re you filed for bankruptcy, di	imer debts. Consumer debts d purpose."			1(8) as "incurred by an
	□ No. □ Yes  * Subject	paid that cre not include	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the on 4/01/19 and every 3 years	its for domestic support oblig his bankruptcy case.	ations, such as chi	ild support a	nd alimony. Also, do
■ Yes.			r both have primarily consure you filed for bankruptcy, di		of \$600 or more?		
	■ No.	Go to line 7					
	□ Yes	include pay	ach creditor to whom you pai ments for domestic support o this bankruptcy case.				
Creditor	s Name and	l Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40

Document Page 35 of 49 Case number (if known) Debtor 1 Danielle M. Hatfield Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No ☐ Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment Total amount Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you **Insider's Name and Address** Dates of payment **Total amount** Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. ☐ Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

Yes. Fill in the details for each gift.

per person Person to Whom You Gave the Gift and Address:

Gifts with a total value of more than \$600

Describe the gifts

Dates you gave the gifts

Value

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Page 36 of 49 Case number (if known) Document Debtor 1 Danielle M. Hatfield 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$650.00 M.C. Law Group, P.C. **Attorney Fees** 1256 West Jefferson Street Suite 201 Joliet, IL 60435 support@mclawgroup.net 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Nο

Yes. Fill in the details.

Person Who Received Transfer **Address** Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Page 37 of 49 Case number (if known) Document

Debtor 1 Danielle M. Hatfield

	beneficiary? (☐ ■ No	s before you filed for bankru These are often called asset-pr		ny property to a	ı self-settle	d trust or similar device	e of which you	ı are a
	Yes. Fill in the details.  Name of trust		Description and v	Description and value of the property transferred			Date Trans	sfer was
Part	8: List of C	ertain Financial Accounts, In	nstruments, Safe Deposi	t Boxes, and St	torage Unit	s	made	
	sold, moved, o Include checki houses, pensi	pefore you filed for bankrupto or transferred? ing, savings, money market, on funds, cooperatives, asso	or other financial accou	nts; certificates	s of deposi			
	■ No □ Yes. Fill it	n the details.						
	Name of Final	ncial Institution and per, Street, City, State and ZIP	Last 4 digits of account number	· .		Date account was closed, sold, moved, or transferred	before cl	balance losing or transfer
	■ No □ Yes. Fill in	n the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)			Address (Number, Street, City,		the contents	Do you have it?	
22.	■ No	ed property in a storage unit	or place other than your	r home within 1	year befor	re you filed for bankrup	tcy?	
		the details.	Who else has or I	had accoss	Doscribo	the contents	Do you	etill
	Address (Number, Street, City, State and ZIP Code) to it? Addre		to it?	ess (Number, Street, City,		the contents	have it?	
Pari	9: Identify I	Property You Hold or Control	I for Someone Else					
	Do you hold or for someone.	r control any property that so	omeone else owns? Incl	ude any proper	rty you borı	rowed from, are storing	for, or hold i	n trust
	■ No □ Yes. Fill i	n the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)			(Number, Street, City, State and ZIP		Describe the property		Value
		ails About Environmental Inf						
_	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or							

- toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Case 16-30784 Page 38 of 49 Case number (if known) Document

Debtor 1 Danielle M. Hatfield

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of a	ny release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admi	nistrative proceeding under any enviro	onmental law? Include settlements a	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Co	onnections to Any Business					
27.	Within 4 years before you filed for bankruptc	y, did you own a business or have any	of the following connections to any	business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	■ No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the details below for each business.						
		Describe the nature of the business	Employer Identification number				
	Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Name of accountant or bookkeeper  Dates business existed						
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	y, did you give a financial statement to	anyone about your business? Inclu	de all financial			
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued					

Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 39 of 49

Debtor 1 Danielle M. Hatfield Case number (if known)

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Danielle M. Hatfield

Danielle M. Hatfield

Signature of Debtor 2

Date

September 27, 2016

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

# Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 40 of 49

Fill in this inform	mation to identify your	2250:		
Debtor 1	Danielle M. Hatfie	Middle Name	Last Name	_
Debtor 2	First Name	Middle Niege	Land Name	_
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIST	FRICT OF ILLINOIS	_
Case number				
(if known)				☐ Check if this is an amended filing
				anchided liling
Official Ea	rm 100			
Official Fo			de la colo Edda de la colon Obra	
Statemer	nt of Intentio	n tor indiv	iduals Filing Under Cha	apter / 12/15
If you are an indi	ividual filing under chap	nter 7 vou must fil	Lout this form if:	
	e claims secured by yo		out this form it.	
_	sed personal property a		ot expired.	
	ever is earlier, unless th		you file your bankruptcy petition or by the c e time for cause. You must also send copies	
If two married pe		in a joint case, bo	th are equally responsible for supplying co	rect information. Both debtors must
•				
	and accurate as possib our name and case nun		needed, attach a separate sheet to this for	m. On the top of any additional pages,
		,		
Part 1: List Yo	our Creditors Who Have	Secured Claims		
•	•	rt 1 of Schedule D	: Creditors Who Have Claims Secured by Pr	operty (Official Form 106D), fill in the
information be Identify the cre	elow. editor and the property tl	nat is collateral	What do you intend to do with the proper secures a debt?	ty that Did you claim the property as exempt on Schedule C?
Creditor's K	(ia Motors Finance		☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	<b>-</b>
Description of	2015 KIA Rio 21,00	0 miles	Retain the property and enter into a	■ Yes
property	,		Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt:				
Part 2: List Yo	our Unexpired Persona	Property Leases		
			in Schedule G: Executory Contracts and Un	expired Leases (Official Form 106G), fill
			expired leases are leases that are still in eff the trustee does not assume it. 11 U.S.C. § 3	
Tou may assume	e an unexpired persona	i property lease in	the trustee does not assume it. 11 0.3.0. § 3	ιου(ρ)(2).
Describe your u	inexpired personal prop	perty leases		Will the lease be assumed?
Lessor's name:				□ No
Description of lea	ased			
Property:				☐ Yes
Lessor's name:				□ No
Description of lea	ased			_
Property:				☐ Yes
Lessor's name:				□ No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

# Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 41 of 49

Deb	otor 1	Danielle M. Hatfield	Case number (if known)
	scription perty:	o of leased	☐ Yes
Des	sor's na scriptior perty:	ame: n of leased	□ No
Des	sor's na scriptior perty:	ame: n of leased	□ No
Des	sor's na scriptior perty:	ame: n of leased	□ No
Des Pro	perty:	of leased	□ No □ Yes
Und	er pena	Sign Below  alty of perjury, I declare that I have ind at is subject to an unexpired lease.  anielle M. Hatfield	ted my intention about any property of my estate that secures a debt and any personal
^	Dani	elle M. Hatfield ture of Debtor 1	Signature of Debtor 2
	Date	September 27, 2016	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-30784 Doc 1 Filed 09/27/16 Entered 09/27/16 18:46:40 Desc Main Document Page 46 of 49

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Danielle M. Hatfield		Case N	o		
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR I	DEBTOR(S)		
c	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 ompensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy	, or agreed to be pa	aid to me, for services rendered or to		
	For legal services, I have agreed to accept		<b>\$</b>	650.00		
	Prior to the filing of this statement I have received			650.00		
	Balance Due		\$	0.00		
2. \$	<b>335.00</b> of the filing fee has been paid.					
3. T	he source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4. T	he source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5. <b>I</b>	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
[	I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the national states.					
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credite [Other provisions as needed]  Negotiations with secured creditors to be reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on how	tement of affairs and plan which ors and confirmation hearing, a reduce to market value; ex ons as needed; preparation	th may be required; and any adjourned l cemption plannir	nearings thereof;		
7. B	y agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any dis any other adversary proceeding.	e does not include the followin schargeability actions, jud	ng service: licial lien avoida	nces, relief from stay actions or		
		CERTIFICATION				
	certify that the foregoing is a complete statement of an nkruptcy proceeding.	y agreement or arrangement for	or payment to me for	or representation of the debtor(s) in		
Se	ptember 27, 2016	/s/ Molly C. Stoja				
Do	te	Molly C. Stojano Signature of Attorn M.C. Law Group 1256 West Jeffe Suite 201 Joliet, IL 60435	ney , <b>P.C.</b>			
		(815) 773-9222 support@mclaw		223		

### United States Bankruptcy Court Northern District of Illinois

In re	Danielle M. Hatfield	Debtor(s)	Case No. Chapter	7
	VERIF	ICATION OF CREDITOR MA		
		Number of C	reditors:	18
	The above-named Debtor(s) here (our) knowledge.	eby verifies that the list of creditor	s is true and	correct to the best of my
Date:	September 27, 2016	/s/ Danielle M. Hatfield  Danielle M. Hatfield  Signature of Debtor		

Aes/national Collegiat Po Box 61047 Harrisburg, PA 17106

Aes/nct Po Box 61047 Harrisburg, PA 17106

Athletic and Theraputic Institute 4947 Payshpere Circle Chicago, IL 60674

BMI Surgery 1890 Silver Cross Suite 260 New Lenox, IL 60451

Cap1/bstby

Capital One 26525 N Riverwoods Blvd Mettawa, IL 60045

Chase Card Po Box 15298 Wilmington, DE 19850

Comenity Bank/Inbryant 4590 E Broad St Columbus, OH 43213

Credit One Bank Na Po Box 98875 Las Vegas, NV 89193

Kia Motors Finance 4000 Macarthur Blvd Ste Newport Beach, CA 92660

Midwest Respiratory 10660 West 143rd, Suite B Orland Park, IL 60462 Morris Hospital 150 West High Street Morris, IL 60450

Navient Po Box 9500 Wilkes Barre, PA 18773

Navient 123 S Justison St Ste 30 Wilmington, DE 19801

Navient 123 S Justison St Ste 30 Wilmington, DE 19801

Syncb/amazon Po Box 965015 Orlando, FL 32896

Syncb/oldnavydc Po Box 965005 Orlando, FL 32896

Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440